

Marie-Ann Greenberg, Trustee
30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS AS OF FEBRUARY 7, 2024

Chapter 13 Case # 18-34522

Re: SCOTT BERCHIN
MALGORZATA BERCHIN
125 HIGHLAND TRL
DENVER, NJ 07834-2011

Atty: SCOTT J. GOLDSTEIN
LAW OFFICES OF SCOTT J. GOLDSTEIN,
LLC
280 WEST MAIN STREET
DENVER, NJ 07834

PLEASE SEE SUMMARY SECTION FOR ESTIMATED BALANCE TO COMPLETE.

NOTE: THIS IS A BASE PLAN IN THE AMOUNT OF \$13,500.00

RECEIPTS (Please Read Across)

Date	Amount	Source Document No.	Date	Amount	Source Document No.
01/23/2019	\$225.00	5562304000	03/01/2019	\$225.00	5659382000
04/01/2019	\$225.00	5739430000	04/25/2019	\$225.00	5804844000
05/29/2019	\$225.00	5893138000	06/28/2019	\$225.00	5972782000
07/31/2019	\$225.00	6052917000	08/26/2019	\$225.00	6120829000
09/23/2019	\$225.00	6195659000	10/30/2019	\$225.00	6286855000
11/25/2019	\$225.00	6353475000	12/27/2019	\$225.00	6429656000
01/29/2020	\$225.00	6513984000	02/27/2020	\$225.00	6591668000
03/30/2020	\$225.00	6670434000	04/28/2020	\$225.00	6743968000
05/22/2020	\$225.00	6808066000	06/19/2020	\$225.00	6875492000
07/10/2020	\$225.00	6932143000	08/17/2020	\$225.00	7018714000
09/16/2020	\$225.00	7088049000	10/19/2020	\$225.00	7167626000
11/19/2020	\$225.00	7244211000	12/17/2020	\$225.00	7312126000
01/19/2021	\$225.00	7388133000	02/22/2021	\$225.00	7468091000
03/19/2021	\$225.00	7535410000	04/19/2021	\$225.00	7609531000
05/24/2021	\$225.00	7686534000	06/21/2021	\$225.00	7757025000
07/21/2021	\$225.00	7822578000	08/23/2021	\$225.00	7896153000
09/24/2021	\$225.00	7968830000	10/22/2021	\$225.00	8031595000
11/22/2021	\$225.00	8098656000	12/27/2021	\$225.00	8167001000
01/20/2022	\$225.00	8220126000	02/22/2022	\$225.00	8289407000
03/24/2022	\$225.00	8359175000	04/21/2022	\$225.00	8415822000
05/23/2022	\$225.00	8483142000	06/20/2022	\$225.00	8538895000
07/18/2022	\$225.00	8595641000	08/22/2022	\$225.00	8659825000
09/26/2022	\$225.00	8725108000	10/24/2022	\$225.00	8783924000
11/28/2022	\$225.00	8845670000	12/20/2022	\$225.00	8891504000
01/23/2023	\$225.00	8953972000	02/21/2023	\$225.00	9009784000
03/20/2023	\$225.00	9063677000	04/24/2023	\$225.00	9126972000
05/23/2023	\$225.00	9180760000	06/26/2023	\$225.00	9237436000
07/24/2023	\$225.00	9289840000	08/28/2023	\$225.00	9348637000

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Date	Amount	Source Document No.	Date	Amount	Source Document No.
09/25/2023	\$225.00	9395358000	10/25/2023	\$225.00	9447058000
11/13/2023	\$225.00	9476636000	12/22/2023	\$225.00	9544205000
Total Receipts: \$13,500.00 - Amount Refunded to Debtor: \$0.00 = Receipts Applied to Plan: \$13,500.00					

CLAIMS AND DISTRIBUTIONS

Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *
TTE	TRUSTEE COMPENSATION	ADMIN			784.21	
ATTY	ATTORNEY	ADMIN	2,950.00	100.00%	2,950.00	0.00
COURT	CLERK OF COURT	ADMIN	0.00	100.00%	0.00	0.00
0001	ALLY BANK LEASE TRUST	VEHICLE SECURE	0.00	100.00%	0.00	
0004	AMERICAN EXPRESS BANK	UNSECURED	8,855.99	*	774.43	
0006	BANK OF AMERICA	UNSECURED	6,064.08	*	530.28	
0008	CAPITAL ONE AUTO FINANCE	VEHICLE SECURE	80.10	100.00%	80.10	
0010	CHASE BANK USA, N.A.	UNSECURED	10,639.62	*	930.41	
0011	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	1,546.20	*	135.21	
0012	QUANTUM3 GROUP LLC	UNSECURED	5,461.45	*	477.59	
0013	CITIBANK NA	UNSECURED	751.93	*	61.82	
0016	CREDIT FIRST	UNSECURED	1,075.30	*	94.03	
0019	EFREM L. GREENFIELD	UNSECURED	0.00	*	0.00	
0022	CAPITAL ONE NA	UNSECURED	392.35	*	30.20	
0024	MEDICAL PARK IMAGING P.A.	UNSECURED	0.00	*	0.00	
0026	NYS DEPARTMENT OF TAXATION AND FI	PRIORITY	0.00	100.00%	0.00	
0032	TD BANK USA, N.A.	UNSECURED	506.49	*	44.29	
0034	TRI-COUNTY ORTHOPEDICS	UNSECURED	0.00	*	0.00	
0037	VERIZON BY AMERICAN INFOSOURCE L	UNSECURED	1,701.08	*	148.75	
0038	VOLKSWAGEN CREDIT, INC	VEHICLE SECURE	0.00	100.00%	0.00	
0041	SPECIALIZED LOAN SERVICING LLC	MORTGAGE ARRI	3,073.36	100.00%	3,073.36	
0042	MIDLAND CREDIT MANAGEMENT, INC.	UNSECURED	695.31	*	57.17	
0043	MIDLAND CREDIT MANAGEMENT, INC.	UNSECURED	680.92	*	55.98	
0044	DEPARTMENT STORES NATIONAL BANK	UNSECURED	1,229.70	*	107.54	
0045	SPECIALIZED LOAN SERVICING LLC	(NEW) MTG Agree	531.00	100.00%	531.00	
0046	SPECIALIZED LOAN SERVICING LLC	(NEW) MTG Agree	2,411.39	100.00%	2,411.39	

Total Paid: \$13,277.76

See Summary

LIST OF PAYMENTS TO CLAIMS (Please Read Across)

Claimant Name	Date	Amount	Check #	Date	Amount	Check #
AMERICAN EXPRESS BANK	09/19/2022	\$16.65	8003041	10/17/2022	\$48.56	8003096
	11/14/2022	\$48.56	8003150	12/12/2022	\$47.54	8003197
	01/09/2023	\$47.55	8003252	02/13/2023	\$47.55	8003304
	03/13/2023	\$47.55	8003363	04/17/2023	\$47.55	8003415
	05/15/2023	\$47.55	8003468	06/12/2023	\$47.54	8003526
	07/17/2023	\$47.05	8003590	08/14/2023	\$47.05	8003635
	09/18/2023	\$47.06	8003698	10/16/2023	\$47.04	8003760
	11/13/2023	\$47.05	8003805	12/11/2023	\$46.29	8003858
	01/08/2024	\$46.29	8003905			

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Claimant Name	Date	Amount	Check #		Date	Amount	Check #
BANK OF AMERICA	09/19/2022	\$11.40	897514		10/17/2022	\$33.25	899189
	11/14/2022	\$33.25	900765		12/12/2022	\$32.55	902317
	01/09/2023	\$32.57	903807		02/13/2023	\$32.55	905330
	03/13/2023	\$32.57	906948		04/17/2023	\$32.55	908529
	05/15/2023	\$32.56	910154		06/12/2023	\$32.56	911619
	07/17/2023	\$32.21	913135		08/14/2023	\$32.22	914652
	09/18/2023	\$32.22	916149		10/16/2023	\$32.21	917640
	11/13/2023	\$32.22	919074		12/11/2023	\$31.69	920497
	01/08/2024	\$31.70	921880				
CAPITAL ONE AUTO FINANCE	03/18/2019	\$26.70	821398		04/15/2019	\$26.70	823425
	05/20/2019	\$26.70	825399				
CAPITAL ONE NA	11/14/2022	\$5.04	8003155		02/13/2023	\$6.32	8003308
	05/15/2023	\$6.32	8003470		08/14/2023	\$6.28	8003641
	11/13/2023	\$6.24	8003810				
CHASE BANK USA, N.A.	09/19/2022	\$20.01	897595		10/17/2022	\$58.33	899261
	11/14/2022	\$58.34	900835		12/12/2022	\$57.11	902389
	01/09/2023	\$57.14	903873		02/13/2023	\$57.12	905405
	03/13/2023	\$57.12	907017		04/17/2023	\$57.13	908609
	05/15/2023	\$57.13	910220		06/12/2023	\$57.12	911687
	07/17/2023	\$56.52	913207		08/14/2023	\$56.53	914724
	09/18/2023	\$56.53	916222		10/16/2023	\$56.51	917703
	11/13/2023	\$56.53	919147		12/11/2023	\$55.62	920563
	01/08/2024	\$55.62	921940				
CITIBANK NA	10/17/2022	\$5.53	898904		12/12/2022	\$8.17	902041
	02/13/2023	\$8.07	905036		04/17/2023	\$8.07	908217
	06/12/2023	\$8.08	911319		08/14/2023	\$7.99	914357
	10/16/2023	\$7.99	917354		12/11/2023	\$7.92	920203
CREDIT FIRST	10/17/2022	\$7.92	899303		11/14/2022	\$5.89	900883
	12/12/2022	\$5.78	902430		01/09/2023	\$5.77	903918
	02/13/2023	\$5.78	905450		03/13/2023	\$5.77	907061
	04/17/2023	\$5.77	908664		05/15/2023	\$5.77	910265
	06/12/2023	\$5.77	911738		07/17/2023	\$5.72	913259
	08/14/2023	\$5.71	914778		09/18/2023	\$5.72	916274
	10/16/2023	\$5.71	917752		11/13/2023	\$5.71	919200
	12/11/2023	\$5.62	920620		01/08/2024	\$5.62	921995
DEPARTMENT STORES NATIONAL BANK	10/17/2022	\$9.05	899320		11/14/2022	\$6.74	900900
	12/12/2022	\$6.61	902445		01/09/2023	\$6.60	903934
	02/13/2023	\$6.61	905471		03/13/2023	\$6.59	907080
	04/17/2023	\$6.61	908684		05/15/2023	\$6.60	910284
	06/12/2023	\$6.60	911757		07/17/2023	\$6.54	913278
	08/14/2023	\$6.53	914796		09/18/2023	\$6.53	916292
	10/16/2023	\$6.53	917769		11/13/2023	\$6.53	919216
	12/11/2023	\$6.44	920632		01/08/2024	\$6.43	922009

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Claimant Name	Date	Amount	Check #		Date	Amount	Check #
MIDLAND CREDIT MANAGEMENT, INC.	10/17/2022	\$5.12	899551		10/17/2022	\$5.01	899551
	12/12/2022	\$7.40	902665		12/12/2022	\$7.54	902665
	02/13/2023	\$7.47	905703		02/13/2023	\$7.30	905703
	04/17/2023	\$7.32	908922		04/17/2023	\$7.47	908922
	06/12/2023	\$7.47	911979		06/12/2023	\$7.31	911979
	08/14/2023	\$7.24	915022		08/14/2023	\$7.38	915022
	10/16/2023	\$7.39	917991		10/16/2023	\$7.23	917991
	12/11/2023	\$7.17	920834		12/11/2023	\$7.33	920834
PRA RECEIVABLES MANAGEMENT LLC	10/17/2022	\$11.39	8003103		11/14/2022	\$8.47	8003148
	12/12/2022	\$8.31	8003201		01/09/2023	\$8.30	8003257
	02/13/2023	\$8.29	8003309		03/13/2023	\$8.31	8003367
	04/17/2023	\$8.30	8003414		05/15/2023	\$8.30	8003472
	06/12/2023	\$8.31	8003529		07/17/2023	\$8.21	8003582
	08/14/2023	\$8.22	8003637		09/18/2023	\$8.21	8003690
	10/16/2023	\$8.21	8003749		11/13/2023	\$8.21	8003806
	12/11/2023	\$8.09	8003859		01/08/2024	\$8.08	8003906
QUANTUM3 GROUP LLC	09/19/2022	\$10.27	8003042		10/17/2022	\$29.94	8003097
	11/14/2022	\$29.95	8003146		12/12/2022	\$29.32	8003198
	01/09/2023	\$29.32	8003253		02/13/2023	\$29.33	8003305
	03/13/2023	\$29.32	8003364		04/17/2023	\$29.32	8003416
	05/15/2023	\$29.33	8003469		06/12/2023	\$29.32	8003527
	07/17/2023	\$29.02	8003578		08/14/2023	\$29.01	8003636
	09/18/2023	\$29.01	8003692		10/16/2023	\$29.01	8003758
	11/13/2023	\$29.02	8003807		12/11/2023	\$28.55	8003860
	01/08/2024	\$28.55	8003907				

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Claimant Name	Date	Amount	Check #	Date	Amount	Check #
SPECIALIZED LOAN SERVICING LLC	03/18/2019	\$185.48	822074	04/15/2019	\$185.48	824097
	05/20/2019	\$185.48	826120	06/17/2019	\$212.18	828071
	07/15/2019	\$216.00	829933	08/19/2019	\$216.00	831962
	09/16/2019	\$216.00	833943	10/21/2019	\$216.00	836005
	11/18/2019	\$221.62	838051	12/16/2019	\$213.30	839932
	01/13/2020	\$213.30	841823	02/10/2020	\$127.72	843695
	02/10/2020	\$85.58	843695	03/16/2020	\$85.58	845628
	03/16/2020	\$127.72	845628	04/20/2020	\$127.73	847586
	04/20/2020	\$85.57	847586	05/18/2020	\$85.58	849394
	05/18/2020	\$127.72	849394	08/16/2021	\$16.35	875515
	08/16/2021	\$10.96	875515	08/16/2021	\$140.01	875515
	09/20/2021	\$176.98	877238	09/20/2021	\$13.85	877238
	09/20/2021	\$20.67	877238	10/18/2021	\$20.67	879022
	10/18/2021	\$13.85	879022	10/18/2021	\$176.98	879022
	11/17/2021	\$176.98	880721	11/17/2021	\$13.85	880721
	11/17/2021	\$20.67	880721	12/13/2021	\$20.89	882351
	12/13/2021	\$14.00	882351	12/13/2021	\$178.86	882351
	01/10/2022	\$178.87	884010	01/10/2022	\$13.99	884010
	01/10/2022	\$20.89	884010	02/14/2022	\$20.89	885692
	02/14/2022	\$14.00	885692	02/14/2022	\$178.86	885692
	03/14/2022	\$178.87	887404	03/14/2022	\$13.99	887404
	03/14/2022	\$20.89	887404	04/18/2022	\$20.89	889083
	04/18/2022	\$14.00	889083	04/18/2022	\$178.86	889083
	05/16/2022	\$181.69	890809	05/16/2022	\$14.21	890809
	05/16/2022	\$21.22	890809	06/20/2022	\$21.22	892474
	06/20/2022	\$14.22	892474	06/20/2022	\$181.68	892474
	07/18/2022	\$181.69	894213	07/18/2022	\$14.21	894213
	07/18/2022	\$21.22	894213	08/15/2022	\$21.22	895774
	08/15/2022	\$14.22	895774	08/15/2022	\$181.68	895774
	09/19/2022	\$119.38	897370	09/19/2022	\$9.34	897370
	09/19/2022	\$13.94	897370			
TD BANK USA, N.A.	11/14/2022	\$6.50	901576	01/09/2023	\$5.44	904604
	03/13/2023	\$5.45	907760	05/15/2023	\$5.44	910921
	07/17/2023	\$5.41	913953	09/18/2023	\$5.37	916957
	11/13/2023	\$5.39	919833	01/08/2024	\$5.29	922595
VERIZON BY AMERICAN INFOSOURCE LP	10/17/2022	\$12.53	900127	11/14/2022	\$9.32	901699
	12/12/2022	\$9.14	903222	01/09/2023	\$9.13	904716
	02/13/2023	\$9.12	906309	03/13/2023	\$9.14	907875
	04/17/2023	\$9.14	909540	05/15/2023	\$9.13	911026
	06/12/2023	\$9.14	912541	07/17/2023	\$9.03	914066
	08/14/2023	\$9.04	915532	09/18/2023	\$9.03	917064
	10/16/2023	\$9.05	918498	11/13/2023	\$9.04	919941
	12/11/2023	\$8.88	921342	01/08/2024	\$8.89	922688

SUMMARY

Summary of all receipts and disbursements from the date the case was filed , to and including: February 07, 2024.

Receipts: \$13,500.00 - Paid to Claims: \$9,543.55 - Admin Costs Paid: \$3,734.21 = Funds on Hand: \$222.24

Base Plan Amount: \$13,500.00 - Receipts: \$13,500.00 = Total Unpaid Balance: **\$0.00

****NOTE:** THIS IS AN APPROXIMATE BALANCE. ADDITIONAL ALLOWED CLAIMS AND OTHER VARIABLES MAY AFFECT THE AMOUNT TO COMPLETE THE PLAN.